



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

**Robertson, Anschutz, Schneid, Crane & Partners, PLLC**  
Authorized Agent for Secured Creditor  
130 Clinton Road, Lobby B, Suite 202  
Fairfield, NJ 07004  
Telephone: 973-575-0707  
Facsimile: 973-404-888

Aleisha C. Jennings (AJ-2114)

In Re:

**Donna Bello,**

**Debtor,**

Order Filed on May 25, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 17-20067-MBK

Chapter: 13

Hearing Date: May 25, 2022

Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby  
ORDERED.

**DATED: May 25, 2022**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Secured Creditor: U.S. Bank Association

Secured Creditor's Counsel: Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Debtors' Counsel: Candyce Ilene Smith-Sklar

Property Involved ("Collateral"): 17 Remsen Street, Trenton, New Jersey 08610

Relief sought:  Certification of Default

For good cause shown, it is **ORDERED** that Secured Creditor's Certification(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

The Debtor is overdue for 3 payments from March 1, 2022 through May 1, 2022 at \$751.20 per month.

Funds Held In Suspense \$361.17.

Total Arrearages Due \$1,892.43.

2. Debtor must cure all post-petition arrearages, as follows:

Immediate payment shall be made in the amount of \$1,892.43. Payment shall be made no later than May 31, 2022.

Beginning on June 1, 2022, regular monthly mortgage payments shall continue to be made in the amount of \$751.20.

3. Payments to the Secured Creditor shall be made to the following address(es):

Regular monthly payment: Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603-0826

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$200.00 and costs of \$0.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.

To the Secured Creditor within \_\_\_\_\_ days.

Attorneys' fees are not awarded.

6. In the event Secured creditor has not filed a timely Proof of Claim, Debtor consents to the filing and payment by the Chapter 13 Trustee of any late filed Proof of Claim, subject to the right of the Debtor to file an objection as to the amount.

In re:  
Donna Bello  
Debtor

Case No. 17-20067-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: May 25, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2022:**

Recip ID	Recipient Name and Address
db	+ Donna Bello, 17 Remsen St, Trenton, NJ 08610-6434

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 27, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2022 at the address(es) listed below:**

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Candyce Ilene Smith-Sklar	on behalf of Debtor Donna Bello njpalaw@gmail.com r56958@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon Trust Company National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporatio dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee of NRZ Inventory Trust, hkaplan@rasnj.com, informationathnk@aol.com

District/off: 0312-3

User: admin

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Date Rcvd: May 25, 2022

Form ID: pdf903

Total Noticed: 1

Harold N. Kaplan

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION hkaplan@rasnj.com informationathnk@aol.com

Harold N. Kaplan

on behalf of Creditor U.S. Bank Association not in its individual capacity but solely as Trustee for the CIM TRUST 2018-NR1 Mortgage-Backed Notes, Series 2018-NR1 hkaplan@rasnj.com, informationathnk@aol.com

Sindi Mncina

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 9